

MUSTANG Daily

Tuesday, February 14, 1978

California Polytechnic State University

Vol. 12, No. 22

VITA offers income tax assistance to community

Editor's note: This is the first in a three-part series on preparing income tax forms.

By STEVE THORN
Daily Staff Writer

Income tax

Two words that strike fear in the hearts of hard-working Americans. The month of April may be divine in Paris, but in the United States it is known as gray hair time for those who must pay their annual dues to Uncle Sam.

Compiling income tax reports will not replace baseball as the great national past time, but it does not have to be the horror show it is built up to be. If individuals keep a close watch on their records, check and recheck their math, their income tax reports can be finished early rather than nerve-wracking race against the April deadline.

Many Cal Poly students will be completing income tax forms for the first time this year. A good way for students to start on the right track in what will be a life-long ritual is to take advantage of the Volunteer Income Tax Assistance (VITA) on campus.

VITA is a community service program provided by the Internal Revenue Service. The program offers

free counseling to low-income groups, senior citizens, college students and anyone suffering from tax worries.

"The majority of the people who come to us simply don't understand how to fill out the forms," said Tom Martin, a Cal Poly senior in accounting and the student coordinator for VITA on campus. "We get a lot of questions about returns and earned credit policies," said Martin.

Besides their problems, Martin recommends students bring their W2 forms when they visit a VITA volunteer. W2 is a statement from employers of the wages and other compensation paid to each employee and the amount of taxes withheld from the pay. Those who worked for more than one employer during the year, should have more than one W2 form.

"Your employer should send you a W2 by Feb. 30," said Martin. "If he doesn't, jump on him to do so."

Individuals who earned less than \$2,950 last year are not required to file. Nevertheless, many students who are renting apartments or homes are entitled to tax benefits regardless if they made enough income or not.

"The state has a renter's



(Daily photo by Dennis Steers)

credit which is a refundable credit," said Martin. Regardless of whether students pay taxes or not,

they could get \$30 back through renter's credit. To receive a refund, individuals must meet the following

qualifications:

1. As of March, the applicant must live in a principal residence.

2. The applicant must pay property tax (Dorm students are excluded.)

3. The applicant lives with someone besides parents or close relations.

4. No public assistance (welfare, food stamps, etc.)

Another tax benefit college students should take advantage of is earned income credit.

"Married students have a lot of questions about earned income, particularly to those who are just getting by financially," said Martin. The following qualifications are necessary in order to receive credit.

1. Maintenance of a household for you and your dependent.

2. If you are married, you must file a joint return. It shows income, exemptions and deductions of both spouses.

3. You have to earn less than \$8,000 a year.

Earned income credit can be as much as \$4,000 (i.e. \$400 rebate received.)

The IRS has an endless amount of literature on income tax. Whether students have their tax problems handled by a private firm or VITA, two publications should be in the

possession of anyone who is beginning to file their income.

One is the 1978 edition of "Your Federal Income Tax" published by the Department of Treasury. The 198-page publication features every conceivable tax form and provides guidelines on how each should look when completed.

The state has its own smaller, less complex publication on individual income tax information for full year residents. The latest addition includes important changes in child and dependent care and benefits for those who use solar energy.

Both publications are available at the local IRS office, 433 Marsh St., San Luis Obispo.

VITA volunteers will be available for income tax counseling through April 17 in the Mustang Lounge. Their hours are Monday through Thursday 12 to 5 p.m. and Friday from 9 a.m. to 1 p.m.

"We plan to go out into the community as well," said Martin. "We have a place at the Department of Motor Vehicles and are also working with the Grassroots organization of San Luis Obispo. Our goal is to provide service from Santa Maria to Paso Robles."

The scene shop is the stage for constructing theater sets

By BRIAN TOMLINSON

Special to the Daily

Building the set for a major production at Cal Poly can be fun as well as a good learning experience.

A stagecraft class is offered at Cal Poly every quarter under the heading of Drama 223. It is a 3 unit class and meets Tuesday and Thursday from 1 to 3 p.m.

The class is taught by Murray Smith, director of the current play "Sherlock Holmes". Smith is assisted by Bill Drake, technical director and lighting designer. Smith said he primarily directs the production and designs the set, while Drake executes the building of the set.

The scene shop, where the building takes place, is located in the music building. It is an immense room filled with carpentry tools and other machinery. Students meet here to build, hammer, paint, and perform other necessary duties to ready the set for mount day. Mount day is when all of the parts of the set are put together on the stage in the theatre.

Smith has another assistant, Dennis Mayer. Mayer, a student assistant for the class, has been working in the shop since winter quarter 1976.

"I started out in lighting but now I'm specialized in

set building," said Mayer. "It's sort of a hobby with me plus the money (minimum wage) helps," Mayer said.

For Jeff Mercer, a sophomore engineering technology major, it is his third time in this class.

"I like wood-working and

set building," said Mercer.

The students are also responsible for the "striking" of the set. This entails taking down the set the day after the last performance.

California counties declared disasters

San Luis Obispo residents who have begun building arts can put away their hammers and nails for a few days.

The rain, which soaked much of San Luis Obispo and froze into driving sleet yesterday morning, is expected to subside today, according to the National Weather Service. Further city and county weather reports were unavailable because offices were closed.

San Luis Obispo received 1.75 inches of rain during a 24-hour period that began Sunday at 9 a.m., bringing the seasonal total to 20.14, according to Cal Poly campus security officials.

Although San Luis Obispo escaped heavy flooding when the sun appeared early yesterday afternoon, rain continued to drench Southern California.

Governor Edmund G. Brown Jr. yesterday declared a state of emergency throughout much of Southern California. Counties eligible to receive aid because of Brown's declaration include Los Angeles, Ventura, Santa Barbara, Orange, Riverside, San Bernardino, Kern and Tulare.

Brown also said damage to public and private property from last week's rainstorms has totaled more than \$45 million.



BRIAN PAGE (left) and Glenn class. (Daily photo by Piper Farry)
Moving repair sets for stagecraft

EDITORIAL/OPINION

The most depressing day of the year

The most depressing day of the year for certain people is here. For some, today is Valentine's Day, but for others it is just Very Depressing. These "certain" people just happen to be lonely.

If there ever was an official "Love Day" in this country, it would have to be Valentine's Day. Traditionally, this is the day people show affection for each other by sending flowers, candy, or just a card with a personal note.

This is "awards day" for the popular: Sexy Sue, (every dorm has one) receives what seems like a hundred valentines, each signed "secret admirer", and Steve Studly acquires at least that many signed "anonymous".

This is the day florists rake in the bucks, candy stores do a brisk business, and greeting card companies profit on the best season since Christmas. Happy, cheerful day for everyone, right?

Not for everybody. There are many lonely people in this world, more than I would care to think about. These people are not conspicuous, they are just there.

Cal Poly has its own share of lonesome people: people who have just seen a personal relationship float away with the January rains; guys who are too shy to meet any girls; girls who have discovered that social life at the university is not living up to expectations.

The sad part is this is especially true among freshmen and first-time students. For some, this is a day best spent in bed. Valentine's Day is to lonely people what salt is to an open wound.

Let's face it, striking out at the mailbox is a crushing blow to the ego. Not even one; now you know, really know, nobody cares. That, my friends, is very depressing. Now you are reading this saying to

yourself, "Why should I care? After all, they don't seem that depressed."

But do you remember when you were a freshman, when you were up here alone, all by yourself?

Or for those of you who have never felt lonely, just try to imagine what it is like—an empty mailbox, just like Charlie Brown's, with everyone else showing off their valentines as trophies of popularity.

Now imagine finding one card in the mailbox (other than the one from mom) one that is signed "Guess Who" in green ink. How would you feel the rest of the day, knowing that someone cared enough for you to send you a card?

I think you get the idea.

I got one of those last year. Although it was not signed anonymously, (it was signed "Farrah") it was nice to think someone thought of me.

So if you see some poor guy who is overwhelmed with homework and underwhelmed with social life, let him know he is noticed.

If you see a girl who looks as if she dreads the thought of another Valentine's Day, slip her a carnation. They may go crazy trying to guess the source, but a little confidence can do wonders for a social life.

In the interests of better mental health, hand out an extra valentine this year; make someone happy.

Instead of depressing, let's try to make February 14th a very nice day.

Author Frank Thomas is a sophomore journalism major.

I WOULD LIKE TO DO A LITTLE LOVE SONG* FOR YA RIGHT NOW...

'WHEN YOU KEEP LOOKING FOR HOUSING
AND THERE IS NO PLACE TO BE FOUND
WHEN THE KENNEDYS AND BOSTROMS
SEEM TO ALWAYS GET YOU DOWN
REMEMBER: VALENTINE'S A DAY OF LOVE
WHEN THEY SAY YOU'RE ON A MEAL PLAN
BUT THE FOOD DOESN'T MAKE SENSE
WHEN YOU STUDY THAT PROBLEM
AND YOUR BRAIN JUST GETS MORE DENSE
REMEMBER: VALENTINE'S A DAY OF LOVE
WHEN YOU'RE RUNNING OVER HERE
THEN RUNNING OVER THERE
WHEN YOU DON'T HAVE TIME FOR ANYONE
AND YOUR FRIENDS JUST GET IN YOUR HAIR
REMEMBER: VALENTINE'S A DAY FOR LOVE'



OUR READERS WRITE...

Editor:

Thank God for John Sherman, the atheist! He has restored my faith in the American academic system.

Here is a man who, unlike the majority of modern students, uses reason to dispute the concept of God. Others, who, for lack of a better term are called agnostics, give the subject no more than a passing thought.

These "non-students" would rather live their lives in ignorance than seek out the inevitable answer to the question of whether or not a supreme being exists (by faith or reason or faith based upon reason).

But Sherman has made that bold step into the unknown and has proclaimed no greater power than reason exists to worship. We are all indebted to his courage and, of course, his intuition.

MUSTANG Daily

EDITOR
Betty Buisman

NEWS EDITOR

J. N. Bhranti

DESK EDITORS

Gina Berreyes

Sue Sumner

SPORTS EDITOR

Janet Kristmeyer

PHOTO EDITOR

Dennis Steers

CIRCULATION

Paul Jarvis

ADVERTISING SALES

Claude Ratliff

ARTISTS

Bob Fustfield

Tim Ernst

WEB MANAGER

Jim Ehlers

PUBLICATIONS MANAGER

Lisa Olmsted

Advertising rates on request. 546-1144 or Mustang Daily Office, Graphic Arts Building, Rm. 226.

DISCLAIMER: Advertising material is printed herein solely for informational purposes. Such printing is not to be construed as an expressed or implied endorsement or verification of such commercial ventures by the Associated Students, Inc. of the California Polytechnic State University, San Luis Obispo. Published four times a week during the school year except holidays and exam periods by the Associated Students, Inc. California Polytechnic State University, San Luis Obispo. Communications. Opinions expressed in this paper in signed editorials and articles are the views of the writers and do not necessarily represent the opinions of the staff or the views of ASI nor official opinion.

Published with Reader's Digest Fund and San Francisco Chronicle. Member California Intercollegiate Press Association.

And now that we have this new deity, reason, (or is it REASON?) perhaps Sherman will let us in on the secret: How can we trust it?

For you see, reason tells me that without an infinite-personal God, the world exists by chance. And if by chance, then man is also a product of that chance—which means man's thought processes are also the product of chance.

And if our thought processes are the results of chance, where does that leave reason? It's all so impersonal! I should have to believe in emotions and thereby take a giant leap of faith. So reason has become the unreasonable and, for lack of the personal, the emotions are without real content.

But let us be reasonable. My finite nature requires an infinite reference point (Sartre). My need of love, which is one thing I am sure I have, cries out to be satisfied. If love is merely the product of chance, the product of an impersonal universe, then love, and all that is personal is a freak of nature (which must also be impersonal).

But enough of this. We do have value. Our loves and joys and even our sorrows prove it. Sherman's thoughts and conclusions (though in need of a bit of restudying, I think) are worth a lot.

And I pray that one day soon, Sherman will come to know the God in whose presence we debate. (For unlike Thor, Sherman, our God made the air and lightning necessary for the creation of thunder.)

Joe Norris

Editor:

This letter is in response to the article "Atheist Replaces...With Reason" (Feb. 7).

The author maintains the workings of Nature should be explained with reason

Letters policy

Mustang Daily welcomes letters expressing all view points. Letters must be signed, with an ID number, although they may be published anonymously on request. Bring double-spaced typewritten letters to Graphic Arts Building, Room 226.

and not with the supernatural. I am in complete agreement with him. Censoring new ideas with religious dogma is a step backward for mankind.

But this should not make a person an atheist. There have been many famous thinkers who've retained their belief in God without placing limits on their professions.

For instance:

Albert Einstein—physicist and mathematician; believer in God

John Locke—British philosopher; believer in God

Samuel Houghton, M.D.—physiologist of University of Dublin; believer in God

Professor Thomas Arnold—appointed to the Chair of Modern History at Oxford; believer in God

Ambrose Fleming—former Professor of Electrical Engineering at University of London; believer in God

John Singleton Copley—High Steward of Cambridge; believer in God

Simon Greenleaf—former Royal Professor of Law at Harvard; believer in God

As an engineering major, I admire your deep respect for man's reason. But it is not reasonable to reject God in the process.

Carlos Soriano

Editor:

After reading letter after letter by certain Christians trying to prove that there is a God, that Christianity is the correct way of life, and that any other belief in God or not in God is not correct, I feel it is time for me to speak out.

I think Christians and especially those who send in letters to the Mustang Daily, affirming their faith in Christ, to themselves and to the world, are only showing their insecurity about their beliefs and not security.

These Christians are very, if not overly concerned, about non-believers, and if a non-believer is encountered they try to convert this person to their way of thinking.

This type of thinking and these kinds of actions by Christians are rooted in the idea that there is strength in numbers. The more people who believe, the righter this

belief must be.

This insecurity being demonstrated by Cal Poly Christians today is not new to the Christian religion, in fact it has been demonstrated in many eras and in many lands by Christians in the past.

One example of this extreme insecurity is illustrated by the Holy Crusades. Christian troops pillaging and plundering though the Holy Land often came upon non-believers and knowing their Christian religion was correct, they would baptize these non-believers so they might enjoy the Christian life.

Once these non-believers were baptized (so they could go to heaven) they were rounded up in mass graves and slaughtered. Another illustration of the Christian insecurity is the Spanish Inquisition, where non-believers were tried in religious courts as heretics then tortured or executed.

However, the most harm done by this Christian insecurity, is not all the non-Christians who have been killed, but the false sense of righteousness some Christians on this campus have seemed to acquire from it.

My many attempts to communicate with these Christians have always failed because no matter what you say or who you quote you are always wrong. Christians believe the Bible is true because it says in the Bible the Bible is true, no ifs, ands or buts.

This is the same logic used in defining a word by using the same word in the definition which has never been an acceptable way of defining a word since I was in the first grade.

If you are so sure your belief is right, then why are you so concerned over opposition to your belief. People who are truly convinced of a belief do not try to convince the rest of the world of their belief, their own conviction is enough.

It is only the person weak in conviction who feels comfort from the like belief of theirs.

Just in case your belief is not correct, do what Micah suggests, "Do justly, love mercy, and walk humbly with, YOUR God (mine or anyone else's) God."

David A. Ellis

editorial/opinion

The silly typos got him in the end

Last Wednesday morning was just like any other morning. Until the phone rang. I picked it up, and the voice on the other end I recognized right away. It was Lew Cryer. Lew Cryer is a Cal Poly graduate who has moved rapidly up the ladder of success. He was a good friend of my father when he was working at University of Pacific and he is currently an assistant athletic director at the University of Oregon. Okay, so what am I getting at? Well, Cryer is an unbelievably efficient man with many a connection. He got me to go to Poly, and he also had a job lined up for me when I arrived. Now, he was coming through for me again. He had recommended me to the sports editor of the Eugene Register-Guard about a year ago.

Author Kevin Falls is a senior journalism major who writes a weekly column for the Daily

Blaine Newnam, the sports editor of the paper read my clippings from last year and liked them. He sent me a letter two weeks ago asking me if I would be interested in working there this summer.

I wrote him back saying yes I was interested. So when I realized it was Cryer who was calling from Oregon, I had a pretty good idea what it was he wanted to talk about.

"I talked to Blaine Newnam yesterday," said Cryer seriously. "He asked me what kind of a guy I was trying to send to him anyway."

I said I didn't understand. "Well in the letter to him you had two typos in it," he said "and one of them was the name of the paper."

"Oh my God, I forgot to correct that," I moaned. I really did. I put one too many hyphens in the Eugene-

Use money power

Even though we could represent the largest political and economic force in San Luis Obispo, the students of Cal Poly have never been able to organize themselves into any kind of significant coalition.

Many students are being forced to find new housing because of the recent policy to enforce the zoning restrictions in San Luis.

To avoid hassles from the city, many landlords are selling their houses. This will add to the time and trouble of finding new housing, and it could ultimately lead to another housing shortage.

Most important to the students will be the added cost of housing, because of having fewer people in a house or having to pay more for the housing wanted.

Let's say 20 percent of Cal Poly is affected. And the average rent increases \$50. This is going to be \$50 less per month you'll have to spend. \$50 less San Luis Obispo merchants are going to receive.

Now \$50 times 3,200 people (20 percent of Cal Poly's population) equals \$160,000. That's a lot of money to lose per month.

If all the money spent by students and their parents (especially at Poly Royal and graduation) is counted it would probably run into the tens of millions of dollars.

You can see how important our money is to San Luis Obispo. Economically San Luis Obispo would not be the same without us.

The main reason the zoning limits are being enforced is because of complaints from some of the residents of San Luis Obispo. What do the residents have to lose except for some rowdy, noisy, trouble making students?

Some of their favorite stores might be closed. (Think how many stores are

strictly student oriented). And the city might have to revise some of its park or construction plans because of reduced revenue from taxes.

All this, if it ever comes about, might take years, certainly months. It will not help us today.

Who knows, if economic reasons force the City Council to reverse its ruling this might be the best thing that has ever happened to the students of Cal Poly.

One can never tell with sleeping giants.

Author Bill Faulkner is a senior journalism major

Register-Guard. And I spelled Guard wrong. "I'm sorry Lew, I just was really busy I guess I neglected to proof read."

"Well, don't you think this constitutes enough attention for a proofing?" said Cryer coolly.

Touche, I thought. "You're right, I have no excuse, I screwed up."

"You screwed up."

"I screwed up."

"So how's the weather down there," said Cryer trying to change the subject.

"Sunny," I said in a monotone. Actually it was very cloudy in my room.

"Have a good day," said Cryer and he hung up. Sure.

I hung up the phone and just stared at those little holes in the dial. And I thought.

Big hot shot writer gets shot down. As sure as I start to strut, I go and trip. So cool as to be able to fire a letter off to a potential employer without going over it.

I imagine there are a lot of mediocre writers out there who were at least competent enough to proof read their work—or letter seeking employment—and now have found a job.

I thought about writing back to the Register-Guard, "letter

of Jan. 31—please disregard." Or maybe try and be funny and write, "What are copy editors for?"

Or use a hint of sarcasm, "It's your loss, folks." But I didn't write back. I'll just wait it out.

One thing's for sure though. I've learned my lesson. This kid has lost his cockiness. And I'm not being facetious.

Did I spell that write?



Immediate Openings!
Full-Time and Seasonal

Grand Canyon National Park Lodges

Find a Job
Find Yourself
at the Grand Canyon!


Working at the Grand Canyon National Park Lodges is a unique and satisfying experience for many. The beauty of the land, the friendly working environment, the chance to meet people from all over the world - these are just some of the reasons why many of our employees work year-round or return season after season.

Currently, we have many excellent ground-floor opportunities available. Room and board, salaries, benefits and complete training are provided. Advancement depends on your desire and effort - ours is a promote from within company.

If you are a hardworking individual, at least 18 years old, and able to make a \$50 refundable deposit on a three month minimum work commitment, we invite you to apply.

INTERVIEWS ON CAMPUS
FEBRUARY 14 8:30am - 12Noon
1:30pm - 4:30pm

CONTACT YOUR PLACEMENT CENTER



GRADUATING?


We'll be on campus next week to talk about careers in energy.

The energy challenge can lead to a rewarding career for you. Let us provide you with the opportunity. We're researching new energy sources, initiating computer applications, seeking better ways to protect the environment, and utilizing innovative transmission techniques. If you'll be graduating in one of the following areas, come discuss your future with us.


ELECTRICAL ENGINEERING MECHANICAL ENGINEERING

Contact your Placement Office for details, or write

Arizona Public Service Company
P.O. Box 21666
Phoenix, Arizona 85036
An Equal Opportunity Employer M/F



899 HIGUERA 543-3705
SAN LUIS OBISPO



ASK FOR
COLOR
PROCESSING
Kodak

Order three one is free

KODAK Color Enlargements
from prints (including instant prints),
color slides, negatives

GIVE A HEART



Beautiful sparkling crystal prism hearts just \$2.30. Maybe an easy to grow succulent string of hearts. Check out our special Valentine gift package, a heart ivy in a decorated basket with a classy card, delivered to your sweetie for under \$5.00. Don't forget we have the widest selection of roses and carnations in town. Use your charge card and phone your order in early. 543-43 The Open-Air Gallery Florist.



Earthly Pleasures
786 Higuera Street

Big Pens

KINKO'S

Take warning before purchasing life insurance

By LAURA CHRISTMAN
Daily Staff Writer
Buying a piece of the rock may be unnecessary for those who do not know much about life insurance.

ASI pres. Paul Curtis said he was approached by a hard-selling life insurance

salesman last year. He said he was called by the salesman and went in to talk to him.

"When I went in there to talk to him, he really hit me with the pressure to buy. He wanted me to make a commitment that day," Curtis said.

"If you tell them you want to talk it over with your dad, they'll give you a comeback like, 'You're in college now and you can't depend on your parents to make all your decisions,'" he said.

Curtis was called again this year and his roommates also have been called. He

said he feels students should be aware that these high-pressure life insurance salesmen are working their way among the students.

Another person who also believes students should be aware of high-pressure salesmen is Jeff Forrest, an insurance salesman. Forrest is a 1977 Cal Poly graduate.

"There is a big difference between going in to educate people about insurance needs and going in to blow them over and get them to buy that day," Forrest said.

He said people need to be totally aware of what they are buying. According to Forrest, there are two basic types of life insurance.

Term life insurance offers pure protection only. A person pays a monthly premium for a beneficiary to collect a certain amount—called the face value. The premiums increase as the person gets older and there is a higher risk of death.

Whole life insurance combines the pure protection of term insurance with an investment element called the cash value. A person pays a level premium until they die. The cash value is money invested by the insurance company. The policy holder has access to this cash value and can borrow on it. Forrest said most people with whole life insurance turn it into a retirement income when they reach 65.

Premiums on a term insurance plan for a student cost about one-fourth as much as premiums on the same amount of whole life insurance, Forrest said.

He said whether or not somebody needs life in-

surance depends on the individual situation.

"I know students who are married and have children and may need it," Forrest said. "A whole insurance policy is also good for students who have trouble saving money."

Forrest said people should do three things when considering buying insurance.

First, check the rating of the company, said Forrest. "A.M. Best Report" rates insurance companies based on data gathered by an independent company.

The next thing to do is look at the actual policy, said Forrest. Each policy has an interest adjustment cost index, which is a way of computing the net cost of the policy compared to other investment return for the same period of time. This helps people find the best buy on an individual policy, said Forrest. Forrest said people also should make sure the salesman they are dealing with is current on what is happening in the insurance industry.

Forrest said students should be leary of plans designed just for college students and should watch for bait and switch tactics.

"When I was in school I knew very little about life insurance and I saw my peers getting ripped off. I want to stop that," Forrest said.

Paul Dempsey, business administration professor who has taught consumer law classes, said shopping for life insurance is a buyer beware situation.

"People must ask themselves if they believe in life insurance," Dempsey said. "Some people don't believe in it. They think the money put into life insurance could be better invested elsewhere."

Dempsey said most people do not know much about life insurance. They think because their parents have it or because their friends have it, they should have it too. They do not know what the various plans mean.

Insurance salesmen who try to sell students whole life insurance plans because those are the policies they make the money on, Dempsey said.

"They go after students and tell them the low premium is cheaper when they are young," he said. "But, over a long period of time it all works out the same. One way or another you are going to have to pay for the policy."

Dempsey said students between ages 20 and 30 who want insurance would save money by purchasing life insurance on a term plan and converting it to a whole life plan when the premiums for the term plan become too expensive.

Some insurance companies try to sell students small policies to cover their funeral expenses, Dempsey said.

"Someone who is 20 and buys one of these policies probably won't die for 40 more years, by which time the money would probably pay for the funeral on the coffin," Dempsey said.

People who are interested in buying life insurance or who are just interested in finding out more about it should talk to different salesmen and get as much information as possible, said Dempsey. He said it is important to shop around for the best price since the insurance industry is not a price-fixed industry and prices for the same basic policy will vary.

In the life insurance business a salesman has to be good, because life insurance is not something people are forced to buy, said Dempsey.

Dempsey said whether or not a student or any other person needs life insurance cannot be generalized one way or another. He said it is up to the individual. He said the best thing for people to do is rely on their intelligence, do some reading, and to be persistent in refusing to sign contracts right away.

Special Ice Cream Rich and Fine For My Swensen's Valentine.

Swensen's Ice Cream Factory
728 Higuera, San Luis Obispo

Open 11am-11pm 7 Days a week



**QUALITY
XEROX COPIES**

Hurley's Pharmacy
University Square
Shopping Center

SOME ENCHANTED EVENING



SYCAMORE

MINERAL SPRINGS

Call for Reservations
595-7307

On the Road to Avila Beach



**KATHY
&
NANCY**

FOR TWO VERY SPECIAL
girls ON A VERY
special day—
THANKS FOR EVERYTHING.



WHEEL ALIGNMENT

ONLY \$10.50

Regularly: \$16.50

Poor alignment can cost you money on
tire wear. Why not let us check and adjust
Free pickup and delivery is part of our service.

Shell credit cards
as well as B of A
and Master charge



Center
Corner
You
Road right

Call for appointment 8 am to 4 pm

Madonna Road Shell

OPEN 24 HOURS
204 MADONNA RD.
543-1991 San Luis Obispo

NEWSLINE

Canada bills USSR for search

UNITED NATIONS (AP)—Canada's foreign minister said Monday his government will ask the Soviet Union to pay more than \$1 million as the cost of recovering radioactive debris from a Russian nuclear satellite that fell on the Canadian tundra.

External Affairs Secretary Donald Jamieson also said the Canadians will demand the United Nations adopt "a stronger regime" to prevent space accidents such as the disintegration of the satellite, Cosmos 954, on Jan. 24 over sparsely populated northern Canada.

Jamieson said Canada has officially concluded the radioactive metal objects found in the Northwest Territories were "indeed debris from a Russian satellite" and has so informed the Soviet Union and U.N. Secretary-General Kurt Waldheim—the first steps toward demands for compensation.

Jamieson told reporters after meeting with Waldheim that Canada has spent more than \$1 million in the search so far and the total probably will be "substantially higher when the search is completed."

Begin strikes conciliatory note

JERUSALEM (AP)—Prime Minister Menachem Begin reaffirmed on Monday that the hotly contested issue of Israeli settlements was open for negotiation and he welcomed resumption of U.S. mediation of the Mideast conflict.

Egyptian President Anwar Sadat, meanwhile, capped his eight-day bid for international political support with a meeting at the Vatican with Pope Paul VI. The pope urged that international guarantees be provided for Jerusalem's holy places in any future settlement.

Begin was in a conciliatory mood at a news conference Monday after sharply criticizing U.S. Mideast policy on Sunday.

Apparently underlining his willingness to bargain, Begin confirmed a weekend report by Israeli radio that his

government has halted its expansion of Sinai settlements. He did not elaborate. Israel was sharply criticized by Egypt for its Jan. 8 decision to "strengthen" existing settlements by increasing their size and population during peace talks.

Computer-ticket idea squelched

WASHINGTON (AP)—A computerized program that would have set up one-day mail delivery of airline tickets to those making reservations appears to have been killed by opposition from travel agents.

Postal Service sources, declining to be publicly identified, said tests had proved the feasibility of the program. But they said the airlines, which depend on travel agents to send passengers their way, refused to participate out of fear of alienating the agents.

The sources said the one-day mail service could have lowered costs for airlines, which might have resulted in savings for travelers.

Under the proposed program, a traveler would call the airline to make a reservation, as often happens now. The flight information would then be transmitted electronically to the Post Office, where a ticket would be printed and delivered with the next day's mail.

The airline would pay a small charge per ticket to the Postal Service but would avoid paying a much larger commission to a travel agent. Travel agents now earn com-

missions of at least 7 percent of the ticket price.

The program would have made it unnecessary for a traveler to visit a travel agent to pick up his airline ticket.



FOODS FAMILY
NATURAL FOOD STORES

Open 9:30 AM to 6 PM
Mon. - Fri.
Thursday: 7:30 PM
Saturday: 7:30 PM
Sunday: 11-4

Open 9:30 AM to 6 PM
Mon. - Fri.
Saturday: 11-4

- ORGANIC PRODUCE
- BULK GRAINS
- NUTS & DRIED FRUIT
- STARCH & GRAIN FLAKES
- RAW MILK DAIRY PRODUCTS

544-8330
870-S HIBLERNA
SAN LUIS OBISPO
LOCATED IN THE CREAMERY

- NATURAL COSMETICS
- VITAMIN & FOOD SUPPLEMENTS
- SOAPS & KITCHEN SUPPLIES
- HERBS & SPICES
- BULK & PACKAGED FOODS

481-1330
951 GRAND AVE.
GROVER CITY
AND THE FAMILY CAFE

Craft show scheduled

"Craft Encounters" of the second kind, an art show where Cal Poly students, faculty and staff can display their talents for fun and prizes, will be held in the UU Craft Center Feb. 27 through March 2.

Red Neubert, the Craft Center's advisor who initiated the art show last year, said it is designed to encourage creative expression and awareness of the Craft Center.


Art work and wares do not have to be made at the center, Neubert said. "You can submit something you made at high school, or just at home."

All entries will be judged within separate experience levels. One day to six months' experience in a creative field in the beginner's level; six months to a year, intermediate; and over a year, advanced.

Entry instructions include filling out an entry form designating your experience level and submitting twenty-five cents along with each work to the Craft Center before Feb. 28.

Judges with "expertise" in art and craft will act as judges, Neubert said. "We are still trying to get knowledgeable people from around the community to

judge the individual divisions," he emphasized. Prizes are ribbons and cash. The "overall best", which is chosen by viewers as well as judges, wins a trip down the Stanislaus river with Sierra Services.



SLO COMPANY
The Professional Hair Designers
We emphasize natural-looking cuts, perms and colors

Jim

CALL
841-3636
1846 Los Osos Valley Road S.L.O.
Monday thru Friday 9am to 5pm
Saturday 9am to 1pm

Roger Lewis Diana Simon Kris Walker
Eve West "Pandy" Bill Howard



DIET COUNSELLORS
Control your weight in 78.

VALENTINE'S
A Special Time... Show The One You Love You Really Do Care! Give Him/Her 2 Weeks At DIET COUNSELLORS.

- No Drugs
- No Shots
- No Contracts

Good Health + Good Looks = HAPPINESS
#1 SAN LUIS OBISPO 1828 Morro 548-7761

<p>DR ANNOVO GRANDE 700 Grand Ave 488-7760</p>	<p>DR JANE ROBINSON 1400 Spring St 548-7778</p>
<p>DR MONRI MAY 1700 Main St. 778-9284</p>	<p>DR ATACABRERO 1800 Morro Road 488-4853</p>

VALENTINE CENTER

KEVIN
MEDIOCRITY IS DEAD!
LOVE, YOUR FAN CLUB.

HAPPY BIRTHDAY,
JOANNE!



Dearest TJB,
"Although we are as
nothing to the stars
above, you are my
universe." Happy Day,
my love, KLM

James,
HAPPY VALENTINE'S
DAY
to one of my FAVORITE
SMILES in the WHOLE
world! Love, Lynn

MELISSA,
HAPPY VALENTINE'S
DAY!
LOVE,
JEFF.

Happy Valentines
Day Bob "Olson"

To The Baptist
Student Union Guys:
We Love You sons
I Thee, 5:26

The Girl in CP 304

Tau Delphia
Happy Valentines Day
from the Brothers of
Doka Uta

DAVID,
I LOVE YOU
LOTS!

MOUSE

HAPPY VALENTINES
DAY
From 88 to the carefull
Lovers of 86. G.J.F.B.

Hi ya! ME II
Thanks for all the love and
understanding. I Miss
and Love You.

ME.

For my
sweetheart,
Love, Vince

Your wild and crazy guy!

PATTI,
It May Rain
But The Fire Still
Glowe.
Love Dale

Spark, you light
up my life. Happy
Valentines Day.

MAC

LYDIA
To the most important
person in my life. I love
you always.

MIKE

"C" Cathy,
We all have our ups and
downs, but our true
feelings never change!
HAPPY VALENTINES
DAY. T. BEAR

Dear Otis:
Happy Birthday
and
Happy Valentine's Day
We love ya,
Luncy and Floyd

Maria Francesca,
I te quiero
querida!
Manuel L.

Ben B, you're a really
MOD guy, Happy
Valentines Day.

HAPPY DAY
TO ALL
Mustang Daily Staff

U.S.S.
& Monday's ADN Crew

STACY
FROM YOUR SHC FT
ADMIRER

LARRY

BOO,
A Very Special
Valentine's Day
From Those Who
Care Very Much.

KEITH AND JOSE
I Love You Both More
Than Ever.
Your Sweetheart,
LORETTA

WALLY
HI SWEETIE
Happy Valentines Day
Love & Friendship, C.

Dear TBB
You are my favorite
valentine and you always
will be!
Love and kisses, your
TR

To Know You're
Remembered...
Valerie Miles
This Valentines Day For
Those Fantastic Times
and Warm Memories For
Too Special To Forget.
Love Always,
Tom Gutierrez



PREPARE FOR:

MCAT • DAT • LSAT • GRE
GMAT • OCAT • VAT • SAT

UNIT I, II, III,

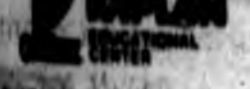
ECFMC • FLEX • VOE

NAT'L DENTAL BOARDS

UPPERING BOARD

Private Programs in Home

There is a difference!



THE PROFESSIONAL EDUCATION CENTER

For Information Please Call:

813-888-3807

Classes now forming
in the Santa Barbara area.

Poly wins two, stays alive in CCAA race

By JANET KRIEEMEYER
Daily Sports Editor

If you passed the Main Gym Friday night you might have thought UCLA was playing USC for the Pac-8 basketball title.

A crowd of 1,000 vocal fans filled the gym to watch the Mustangs edge Cal State Northridge 88-81.

The Mustangs handed Northridge its first con-

ference loss and kept themselves in the race for the CCAA crown. Saturday Poly hosted the University of California at Riverside in another conference match. Poly had no trouble defeating the Highlanders, 10-88 as they dealt Riverside its seventh conference loss.

Riverside has yet to win a CCAA match.

With six players sick with the flu, including three

starters, and ace free throw man Bob Nicholson out with a fracture of the leg, Poly played one of the most exciting games it has all season.

The Mustangs led the Matadors throughout the contest except for once in the first half when Northridge pulled ahead by one point.

The Mustangs used an effective zone defense against Northridge that kept

the Matadors extended forcing them to take outside shots. With any other opponent this technique could have been devastating however, the Matadors managed to stay close because they can shoot well from 30 feet out.

"We played the best defense we have all year," said Forward Neil Wehner. "We knew exactly what they were running—a passing game. We had been practicing the zone defense for four days this last week."

The crowd played a key part in the Mustang's victory says Coach Ernie Wheeler. When Northridge had possession of the ball and the Mustangs set up their zone defense the fans were on their feet chanting and yelling their encouragement.

"The crowd was great," said Wheeler. "In the nine years that I have coached here, I have never seen a group of fans like them. They were really behind the team."

Against Riverside, Poly jumped out to an early lead, outscoring the Highlanders 19-4 in the first five minutes of play.

Riverside, having only six players on their team, also fell to Poly's zone defense. Both teams played a rather sloppy offensive game with the players spending much

of their time scrambling for loose balls.

All Mustangs got a chance to play in the game with each scoring over two points. Forward Bart Penfold had the game high with 18 points. He was followed by center Paul Mills, 13 and Lewis Cohen, 10. Cohen took top scoring honors in the Nor-

thridge match connecting 17 points. Mills had 11.

Poly posts a 1-3 record with three more league games to play. The Mustangs must win the remaining games if they plan on staying in the running for their third CCAA crown.

Famous Cookbook Sale

El Corral Bookstore
saves you more than 20%
on selected titles of:

Betty Crocker
Better Homes & Gardens
and
Sunset Cookbooks

on sale Feb. 13 - 17



Be a good lover.



Love carefully.

DEFENSE—Mustang Mitch Cook keeps up his end of the effective zone defense that helped Poly defeat Cal State Northridge, 88-81, Friday night. (Photo by Mike Ewen)



special includes:

- homemade tomato bisque
- green salad, cherry tomatoes
- stuffed baked potato
- BBQ beans or fresh vegetable
- garlic bread or loaf of homebaked and dessert
- your own heart shaped strawberry cheesecake \$3.99

"YOUR HOMEGOODNESS PLACE"
CORNER OF MORRO & marsh
543-9288

Farley's
OF SAN LUIS

SPORTS

More women athletes applying to Poly

By JULIE MICKAELS
Special to the Daily
There has been an increase of women students interested in athletics, wanting to enroll at Cal Poly. Since fall, Cal Poly has received letters from Northern and Southern California as well as areas on the East Coast. Most of these women have interests in a specific

program, said Dr. Evelyn Pellaton, associate director of athletics. Women students and coaches interested in the swimming program have sent letters from Florida, New York and Hawaii as well as California, said Bob Doring, Poly's swimming coach. Sonja Murray, the women's tennis coach, said

she has received letters mostly from Northern California, although there were some from San Luis Obispo County. Cal Poly is listed for scholarship opportunities in two national magazines, "Coaching: Women's Athletics" and "Women Sports". This may be one reason for the increasing interest, said Pellaton.

She said about half the students sending letters are interested in scholarships, and many of those already have space reservations. She said a small percentage of the students are interested in the athletics program as well as scholarships. The Physical Education Department has received numerous phone calls and letters from women students and coaches from various high schools, Pellaton said. Appointments are usually

set up for them to visit Cal Poly.

Pellaton usually asks interested students for statistics, pictures and awards they have received in athletics as well as their grade point averages. She said a majority have at least a 3.0 gpa. By the time of the students' appointment, Pellaton usually has an overall view of the students' background and interests, she said.

The best time for women who want to participate in Poly athletics to apply will be March 1. At this time colleges will begin recruiting. Scholarships cannot be offered until March.

Other women interested in the athletics programs at Cal Poly are already enrolled but are in other majors, Pellaton said. A good number of women on various athletic teams right now aren't P.E. majors.

Poly second at meet

Poly's women's gymnastics team finished second in a three-way meet over the weekend at Diablo Valley College in Pleasant Hill.

The host DVC Vikings won the meet with 108.05 points followed by the Mustangs with 98.45 points and Santa Rosa JC with 95.25.

Amy Byerly was the top performer for Poly placing second in the floor exercise, third in the vault and third in

the all around.

Mustang Renee Williams was second in the balance beam and third in the floor exercise. Sandy Montgomery placed third on the uneven parallel bars.

The Mustangs will be in action on Feb. 23 when they host U.C. Santa Barbara in a 6 p.m. match in Crandall Gym.

Wrestlers ranked ninth

Cal Poly wrestling coach Vaughan Hitchcock doesn't have to worry about whether or not his squad will win the 1978 Western Regional tournament.

All he has to worry about is by how much.

The 9th ranked Mustangs made this perfectly clear Saturday night, routing San Jose State 23-5. With the exception of Utah State, anyone with a shot at Poly has been eliminated from consideration for the regional team title.

The Mustangs have already blizzed last year's runnerup, Portland State, 45-6 and finished ahead of Utah State at the University of Arizona tournament in December. Poly finished third with 25 and one half points while Arizona finished sixth with 48 points.

San Jose State was fifth at last year's regional tourney and seem destined to move up no more than one or two notches in this year's team placings.

The Spartans have won the last five Pacific Coast Athletic Association titles and is the heavy favorite for this year's crown. They'll have to settle for that this year.

The Mustangs won eight of the 10 bouts run against San Jose. The only winner for the Spartans was Robert McDowell at 150 pounds. He registered a fall over Poly's Glenn Cooper. San Jose's other points came at heavyweight where Ralph Kuhn drew with Poly's David Jack.

Mustang 190-pounder Kevin Hunstad won his sixth match in succession pinning Duane Harris.

Tonight's wrestling match with Cal State Northridge has been cancelled. The match was cancelled due to a shortage of wrestlers on the Northridge squad.

The Mustangs final home match of the season will be on February 25 when they will host Iowa State.

Spikers take two

Coach Mike Wilton's Mustangs trampled a pair of conference opponents over the weekend romping past Cal Poly Pomona 15-6, 15-7, 19-17 and U.C. Riverside 15-10, 15-7, 15-6.

The win pushed Poly's conference record to 3-0 and its overall mark to 4-1.

Hitting was the Mustangs' strong suit against Pomona as the Mustangs converted 45 percent of their kill attempts. Considering the team goal is to convert 30 percent of the total kills taken, the Mustangs were definitely hot at the net.

Senior Rick Hauser led the way with 15-23 kills (66 percent) followed by Ron Espinosa, 8-12 (67 percent) and Andy Schroeder 7-11 (63 percent).

Mustang spiking cooled off considerably the next night against Riverside as Poly converted on 27 percent of its hits as a team.

However, Poly's blocking was strong as the Mustangs collected 13 team stuff blocks.

Friday the Mustangs will travel to U.C.-Irvine to take on the Anteaters in a non-conference match.

classifieds

Announcements

STUDENT TYPIST 40 words per min. must be very accurate. \$5.00 PER HOUR. University Graphics Systems. 544-1145.

SENIOR YEARBOOK Now is the only time to order your yearbook on campus at the photomobile-Library Lawn. Only \$9.75 for a lifetime of memories.

FREE PORTRAITS for seniors at the photomobile-Library Lawn. Now through Feb. 15.

WANT TO BUY 18 speed used 8-high quality 544-9795

The Greenery's Valentine's Day Sale 20-40 percent off selected plants. Staghorn Ferns, Piggybacks, Begonias, & much more. Feb. 9-14. The Greenery in the Creamery.

COOK BOOK SALE begins Feb. 13 - El Corral Bookstore.

MAGICIANS We need lots of amateur and professional magicians for a festival in the spring. Call 544-7715 or leave a note in box 12 in the Activities Planning Center.

Housing

Christian Male Roommate wanted share room in house. \$75 per mo. incl. util. 544-2418/520 Grand. Ask for Gary.

MUST SELL negotiable Scanner Glen contract. M or F, 9-5 or 6-10. Ralph evas. 544-9714.

Female Roommate needed NOW. Own room in house \$75. mo. No Pets 543-4514.

Services

Electrolysis Center of Arroyo Grande. Permanent removal of unwanted hair. 15 mins. from

campus-discount for students. Free consultation. Dorothy Tuman, registered electrologist. Phone 427-2265.

STEREO REPAIR - Quality service on HiFi and Mus. Instr. equip by FCC lic tech of 15 normal knee foam. Call Steve at 522-5407 ext 5.

Typing Accurate professional, on IBM Selectric/ term papers, senior projects, resumes. Rapid and Reliable. 544-2991 ask for Rene.

RACKET STRINGING guaranteed. Professional work. Will under-bid anyone. Ralph 544-9714.

NEW PRINTING SERVICE Xerox 9200 Introductory Special Prices thru Feb. 28 - Copies .02 each. No minimum. Over 200 copies - 1 1/2 cents each; 200 copies and up .01 each!!! 194 Marsh St. across from Post Office downtown San Luis Obispo. Call 545-2363.

Automotive

WHEEL ALIGNMENT only \$10.50. Free pick up and delivery. Call for appointment. MADONNA ROAD SHELL open 24 hrs. 543-1591. Shell, Bank Americard and Master Charge accepted.

3-wheeled Scooter (like motor moped drives), good condition, good around town transportation. \$400 or best offer. 773-2402.

Lost and Found

LOST: a Wiley Coyote Doll outside Bell Tower - west side! Feb. 1 Call 522-4951.

FOUND: A PAIR OF GLASSES, brownish colored rims in a tan leather case. Name on case in Rensselaire. For information, call Joni at 543-2972.



Play MINIATURE GOLF

by the blue Pacific

Game Arcade
Latest Video Games
Pool Tables
Group Rates

Call for hours
927-4165
927-4861

CALIF Hwy 1
San Simeon

179 N. Santa Rosa 544-7330

Offer Good Thru February 20



With coupon
LARGE PIZZA
on any
\$1.00 OFF

Turn me over & read me right!



MARATHON MAN

A thriller

ROBERT EVANS SIDNEY BECKERMAN
JOHN SCHLESINGER

DUSTIN HOFFMAN
LAURENCE OLIVIER ROY SCHEIDER
WILLIAM DEVANE MARTHE KELLER

"MARATHON MAN"

WILLIAM GOLDMAN
ROBERT EVANS SIDNEY BECKERMAN
JOHN SCHLESINGER

WEDNESDAY, FEBRUARY 15 7:00 & 9:45
PRICE: \$1.00 CHUMASH AUDITORIUM
PRESENTED BY THE ASI FILMS COMMITTEE

24 hr

KINKO'S

Board applications due

Application deadline for those interested in governor positions on the University Union Board of Governors (UUBG) is today at 11 p.m.

Applications may be picked up and turned in to the information desk on the second floor of the University Union.

According to Jane Ellis, UUBG chairperson, there are seven governor positions available, five two-year

positions and two one-year positions. The applicant's only requirement is to have over a 2.0 GPA and be able to attend UUBG meetings on Thursdays from 3 to 5 p.m. Most governors work an average of five hours a week.

Ellis said, "UUBG is the single policy making organization for the operation and management of the University Union.

UUBG determines how much to charge off campus groups for room rentals among other things. The people selected will be part of a governing board of 23 members. Fifteen are voting members; ten students, two staff senate representatives, two academic senate representatives, and one alumni representative."

Governor applicants are interviewed and selected by a committee of six.

Energy contest is underway

One hundred dollars in mint U.S. coins will go to the winner of "2000 Vision", a contest being sponsored by the School of Architecture and Environmental Design. The objective of the contest is to determine alternate sources of energy for the year 2000.

"This contest is not only for architecture majors," said Don Koberg, professor of architecture and environmental design. "All majors are encouraged to compete. The only requirement is that there be a minimum of two people competing and they must be from different majors."

Entries should be submitted on a 50 cent board by 9 a.m., March 2, in the Architecture and Environmental Design Building, room A&ED 213, in care of Don Koberg and Jim Bagnall, architecture professors.

The prize money is a contribution of the "Theatre of the Environment", a new group of environmental designers of the School of Architecture and Environmental Design. They originally acquired the money for their 1976 production of the simulated athletic games documentary entitled "2000 Vision". This group of people under the

direction of Koberg and Bagnall hope that this contribution will make 2000 Vision a continuing endeavor.

According to Koberg, 2000 Vision constitutes "future, interdisciplinary, and appropriate technology."

The "New Possibilities" van, a traveling exhibit for appropriate household technology from the state office of Appropriate Technology in Sacramento will be on campus February 28 and 29 to promote the contest.

CAHPER meeting

CAHPER will have a meeting Thursday, Feb. 16 at 11:00 in P.E. 218. Dr. James Postma, Cal Poly Health Instructor will be the guest lecturer. All CAHPER members are urged to attend this meeting.

'Stolen Legacy'

Lesley Georgian will speak Feb. 14 on "Stolen Legacy" in UU 204 at 7 p.m. He is sponsored by the Black Student Union.

Health council

Student Health Services Council meets today and every Tuesday at 11 a.m. in the Health Center Conference Room. All interested students are invited to attend. For more information, call Stephen Boone at 244-1211.

Resume workshop

A Resume Writing Workshop will be held today from 3 to 4:30 p.m. in the text

room. Administration Building 211, as part of a series of ongoing workshops for women considering careers in non-traditional technical fields. For more information, call Sylvia Castille at 244-2211.

as part of a series designed to familiarize women with job opportunities in technical fields.

Bible study

Campus Advance in Christ will host Bible Study every Thursday from 7:45 p.m. to 9:15 p.m. in 137 Ponaya Hall. The group will meet to discuss the teachings of Jesus Christ.

Bell speaker

Ms. Dominique Ihanson from Bell Laboratories will speak tomorrow at 12 p.m. in UU 216 and at 3 p.m. in Administration Building 211.



**Rustic Gardens
CONTAINERS
AND
BASKETS
50% OFF**

670 Chorro Street San Luis Obispo
544-0624

Volunteers needed

Senior Citizens in San Luis Obispo will not be forgotten on Valentine's Day. Student Community Services volunteers are sponsoring a Valentine's Day party at the Anderson Hotel on Monterey Street.

Local senior citizens will enjoy the food and entertainment beginning at 3 p.m. on Tuesday, February 14. More volunteers are needed to help with the party. Those interested in

helping should contact the S.C.S. office in UU 103.

Senior Citizens is an ongoing project of SCS which provides social and recreational activities for the aged through student volunteer participation in weekly visits, monthly group activities beyond the seniors' normal environment, and through a one-to-one relationship with a student within the adoptive grandparent program.

Young Ideas.

Life insurance plans for young Lutherans who want to get a head start on their future.



Here's the idea. A life insurance plan from Aid Association for Lutherans for young people between the ages of 16 and 24. As a gift for the young adult. As a gift for young newlyweds. For the young person with foresight. For the young couple just starting. \$10,000 of life insurance that provides a base on which to build a secure financial future. A plan with built-in flexibility. One that can be easily changed, modified and added to in future years.

Young Ideas for Lutherans. From Aid Association for Lutherans... thinking young.

common
concern for
**human
Worth**

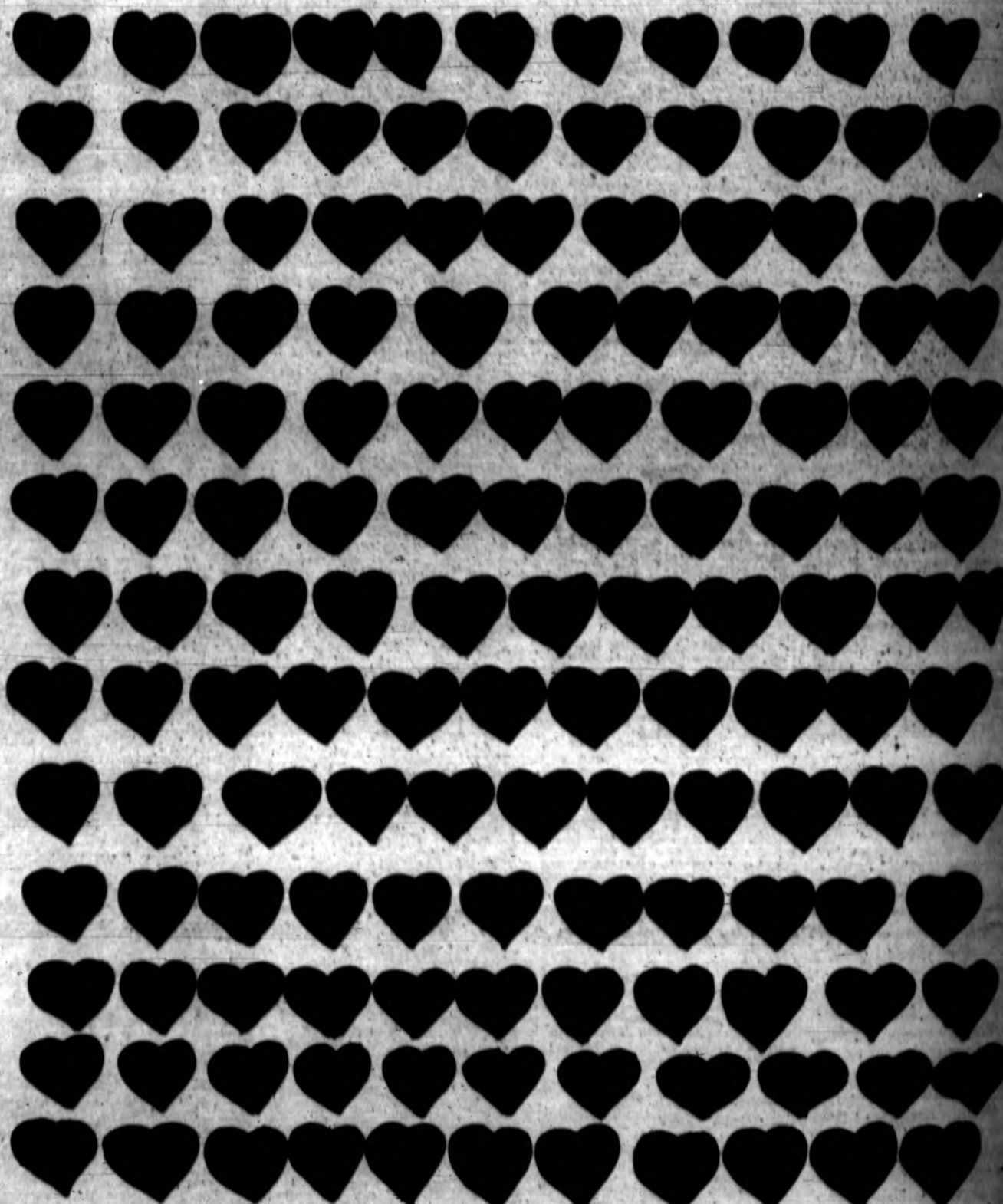
Aid Association for Lutherans Appleton, Wisconsin

Prudential Insurance
Life • Health • Retirement



Walter L. Bryens
Route 3, Box 266
San Luis Obispo, CA, 93401
546-2331

you know we've loved you all along, and the beat goes on.



After you've chosen a gift at Rileys for your Valentine (or Valentines... we'll never tell), use this page for gift wrap. Waste not, want not... even in love.

RILEYS
university square